

## STATE OF WASHINGTON

OFFICE OF  
INSURANCE COMMISSIONERBEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF WASHINGTON

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In the Matter of	)	No. D 2000 - 99
	)	
<b>Checkpoint, Inc.,</b>	)	STIPULATION AND
	)	ORDER LEVYING A FINE
<i>Licensee.</i>	)	

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STIPULATION BY LICENSEE

Checkpoint, Inc., ("licensee") hereby stipulates to the payment of a fine in the total amount of \$1,000 based on the following facts which are hereby acknowledged. Licensee further stipulates and agrees that it will comply with Washington insurance laws and regulations in the future.

The licensee allowed Michael Beerman to act as a public adjuster on its behalf while Mr. Beerman was not licensed as a public adjuster. On several occasions, including during the adjustment of the fire loss for Petter Petterson and Hidden Harbor Restaurant, Mr. Beerman acted as a public adjuster on behalf of the licensee without having a public adjuster's license.

Thus, the licensee has engaged in practices that are not in accord with the standards set out in the insurance code of Washington. Accordingly, the licensee enters this Stipulation to the following Order voluntarily and with the understanding that such fine is in lieu of any suspension or revocation of the licensee's license for such conduct. The facts described above, and the fact of this stipulation, may be considered by the Commissioner in any future administrative actions regarding licensee.

Signed this 25<sup>th</sup> day of October, 2000.

CHECKPOINT, INC.

By: \_\_\_\_\_

(signature)

Its \_\_\_\_\_

(title)

ORDER

Pursuant to RCW 48.17.560 and the foregoing Stipulation, the Commissioner hereby imposes a fine in the amount of \$1,000 upon Checkpoint, Inc.

The fine shall be paid in full within 30 days from the date of this Order. Upon failure to pay the fine, the Commissioner will revoke the license of the licensee and the fine will be recoverable in a civil action brought on behalf of the Commissioner by the Attorney General.

ENTERED AT LACEY, WASHINGTON, this 26<sup>th</sup> day of October, 2000.

DEBORAH SENN

Insurance Commissioner

By

WILLIAM E. FRANDSEN

Deputy Commissioner